

compare a financial institution routing number associated with a financial institution to the database of financial institution information to determine if the financial institution can process electronic fund transfers.--

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IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

REMARKS

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a Rule 53(b) continuation of pending Application Serial Number 09/250,675, filed February 16, 1999, which is a continuation of Serial Number 08/372,620, filed January 13, 1995 (now U.S. Pat. No. 5,873,072), which is a continuation of Serial Number 07/736,071, filed July 25, 1991 (now U.S. Pat. No. 5,383,113).

Claim 1 is pending in this application, claims 2-35 having been cancelled in the submittal of the Rule 53(b) continuation application. Claim 1 is cancelled by this preliminary amendment.

Claims 36-59 are added herein.

The title is amended to more fully describe the invention.

A new abstract has been submitted which better describes the invention to which the application relates.

No new matter is added by this preliminary amendment.

New claims 36-59 are directed to an innovative bill payment technique disclosed in the written description of the application as originally filed.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extend necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

AAS/SWC
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone: 202-887-5555
Facsimile: 202-296-1682
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